

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

**Mark R. McKenzie**  
**Megan E. McKenzie**  
**dba McKenzie Appraisal**  
Debtor(s)

Bankruptcy Case No.: 15-24516-GLT  
Related to Docket No. 50  
Chapter: 13  
Docket No.: 51 – 50  
Concil. Conf.: November 3, 2016 at 09:00 AM

**ORDER**

**WHEREAS**, the Trustee filed and served a *Certificate of Default Requesting Dismissal of Case*, alleging that the Debtor(s) failed to make regular plan payments and are in material default under the plan,

**IT IS HEREBY ORDERED** that, on or before **October 7, 2016**, Debtor(s) must file *Documentary Proof of Payment* according to the accompanying *Instructions*, together with either:

1. a *Notarized Affidavit* or *Declaration* under penalty of perjury that states Debtor(s)' current mailing address and includes an explanation of Debtor(s)' failure to comply with the current plan payment and/or a statement setting forth why the Debtor(s) dispute the *Certificate of Default*;

**OR**

2. a *Notice of Proposed Modification to Confirmed Plan* and an *Amended Plan* to cure the plan defaults. Debtor(s) must make all plan payments in accordance with the *Amended Plan* pending its confirmation. If the Debtor(s) default on such plan payments, and if the Trustee moves for dismissal of this case, the case will be **DISMISSED**, without further notice or hearing.

**IT IS FURTHER ORDERED** that, if the Debtor(s) elect to file an *Amended Plan*, the Debtor(s) must immediately serve a copy of the *Notice of Proposed Modification to Confirmed Plan*, the *Amended Plan*, and the *Documentary Proof of Payment* on the Chapter 13 Trustee and all parties on the mailing matrix and file a *Certificate of Service* with the Clerk.

On or before **October 21, 2016**, if the Debtor(s) elect to file an *Amended Plan*, all *Objections* must be filed and served on the Debtor(s), Chapter 13 Trustee and any creditor whose claim is the subject of the *Objection*. Any creditor who files a timely *Objection* must appear at the scheduled Conciliation Conference. Untimely *Objections* will not be considered.

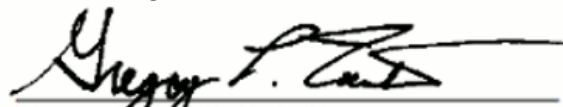
On **November 3, 2016** at **09:00 AM** a Conciliation Conference (on plan defaults or the *Amended Plan*) will occur with the Chapter 13 Trustee at 3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219.

If the Parties cannot resolve all disputes at the conciliation conference, a hearing will be scheduled and orally announced at the conclusion of the conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the conciliation conference to the extent such parties desire more information regarding the outcome of the conciliation conference.

This case will be **DISMISSED WITHOUT PREJUDICE** and no hearing or conference shall take place, unless the Debtor(s) comply fully with this *Order* by filing and serving all of the required items.

Dated: August 23, 2016

cm: All Creditors and Parties In Interest

  
\_\_\_\_\_  
Gregory L. Taddonio, Judge  
United States Bankruptcy Court

**INSTRUCTIONS FOR DOCUMENTARY PROOF OF PAYMENT**

In response to the Trustee's *Certificate of Default Requesting Dismissal of Case*, Debtor(s) must file *Documentary Proof of Payment* that at least one full plan payment has been submitted to the Trustee since the Trustee filed and served the *Certificate of Default*.

The *Documentary Proof of Payment* must include a copy of a money order, cashier's check, earnings statement(s) or pay stub(s) showing payroll or benefit deduction(s) used to make the plan payment.

The *Documentary Proof of Payment* must also include a copy of the Trustee's printout of the Debtor(s)' payment history of receipts (available on the Trustee's website) indicating the amounts and dates of payments received by the Trustee.

Debtor(s)' case name and bankruptcy case number must be included on the payment.

The plan payment must be sent to the Chapter 13 Trustee's lock box bank account addressed to:

Ronda J. Winnecour, Trustee  
P.O. Box 84051  
Chicago, IL 60689-4002

**Certificate of Notice Page 4 of 6**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Mark R. McKenzie  
 Megan E. McKenzie  
 Debtors

Case No. 15-24516-GLT  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: hthru  
 Form ID: pdf900

Page 1 of 3  
 Total Noticed: 34

Date Rcvd: Aug 23, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 25, 2016.

db/jdb Mark R. McKenzie, Megan E. McKenzie, 295 Colonial Drive, Pittsburgh, PA 15216-1425  
 14163032 AMERICAN EXPRESS BANK, FSB, C/O BECKET AND LEE LLP, POB 3001, MALVERN, PA 19355-0701  
 14150174 American Express Bank, c/o Becket & Lee, P.O. Box 3001, Malvern, PA 19355-0701  
 14150178 +Bayview Loan Servicing, c/o Joseph Schalk, Esquire, Phelan, Hallinan, Diamond & Jones,  
 1617 JFK Blvd., Suite 1400, Philadelphia, PA 19103-1814  
 14150179 +Bayview Loan Servicing & M&T Bank, 4425 Ponce De Leon Boulevard, 5th Floor,  
 Miami, FL 33146-1837  
 14231380 Bayview Loan Servicing, LLC, M&T Bank, P.O. Box 840, Buffalo, NY, 14240-0840  
 14150180 Beneficial Finance Company, P.O. Box 8873, Virginia Beach, VA 23450-8873  
 14150186 +COLUMBIA GAS, 290 W NATIONWIDE BLVD 5TH FL, BANKRUPTCY DEPARTMENT, COLUMBUS OH 43215-4157  
 (address filed with court: Columbia Gas Company, P.O. Box 117, Columbus, OH 43216)  
 14150181 Capital One Bank, P.O. Box 71083, Charlotte, NC 28272-1083  
 14150184 Citibank, c/o E-Cast Settlement Corporation, P.O. Box 29262, New York, NY 10087-9262  
 14160450 Citibank South Dakota N.A., c/o E-Cast Settlement Corporation, P.O. Box 29262,  
 New York, NY 10087-9262  
 14160451 +Citibank South Dakota N.A., 701 East 60th Street, Sioux Falls, SD 57104-0493  
 14150188 +ECMC, P.O. Box 16408, Saint Paul, MN 55116-0408  
 14190395 ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408  
 14186096 +Municipality of Mt. Lebanon, c/o Goehring Rutter & Boehm, 437 Grant Street, 14th Floor,  
 Pittsburgh, PA 15219-6101  
 14150192 +Municipality of Mt. Lebanon Sewage, c/o Goehring Rutter & Boehm,  
 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101  
 14150191 +Municipality of Mt. Lebanon and, Mt. Lebanon School District, c/o Goehring Rutter & Boehm,  
 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101  
 14186097 +Municipality of Mt. Lebanon/Mt. Lebanon SD, c/o Goehring Rutter & Boehm,  
 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101  
 14150195 +PNC Bank, P.O. Box 94982, Cleveland, OH 44101-4982  
 14150193 Pennsylvania American Water, P.O. Box 371412, Pittsburgh, PA 15250-7412

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

14150173 E-mail/Text: bkr@cardworks.com Aug 24 2016 01:17:06 Advanta Bank Corporation,  
 c/o Resurgent Capital Services, P.O. Box 10368, Greenville, SC 29603-0368  
 14226919 E-mail/PDF: resurgentbknofications@resurgent.com Aug 24 2016 01:15:17  
 Ashley Funding Services, LLC its successors and, assigns as assignee of Laboratory,  
 Corporation of America Holdings, Resurgent Capital Services, PO Box 10587,  
 Greenville, SC 29603-0587  
 14150177 +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Aug 24 2016 01:15:15 Bank of America,  
 c/o Portfolio Recovery Assoc., P.O. Box 12914, Norfolk, VA 23541-0914  
 14160443 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Aug 24 2016 01:17:55  
 Bayview Loan Servicing, c/o M&T Bank, 4425 Ponce De Leon Boulevard, 5th Floor,  
 Miami, FL 33146-1837  
 14150182 +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Aug 24 2016 01:35:25 Chase Bank,  
 c/o Portfolio Recovery Assoc., P.O. Box 12914, Norfolk, VA 23541-0914  
 14150185 +E-mail/Text: notices@burt-law.com Aug 24 2016 01:18:07 Citibank,  
 c/o Law Offices of Burton Neil & Assoc., 1060 Andrew Drive, Suite 170,  
 West Chester, PA 19380-5601  
 14160452 +E-mail/Text: notices@burt-law.com Aug 24 2016 01:18:07 Citibank South Dakota N.A.,  
 c/o Burton Neil & Associates, 1060 Andrew Dr # 170, West Chester, PA 19380-5601  
 14150187 +E-mail/Text: DQENOTICES@BERNSTEINLAW.COM Aug 24 2016 01:18:12 Duquesne Light Company,  
 c/o Peter Ashcroft, Esquire, Bernstein-Burkley, 707 Grant Street, Suite 2200-Gulf Tower,  
 Pittsburgh, PA 15219-1945  
 14150189 +E-mail/Text: bankruptcydpt@mcmcg.com Aug 24 2016 01:17:39 GE Money Bank,  
 c/o Midland Credit Management, 8875 Aero Drive, Suite 200, San Diego, CA 92123-2255  
 14150190 E-mail/Text: cio.bncmail@irs.gov Aug 24 2016 01:17:21 Internal Revenue Service,  
 P.O. Box 7346, Philadelphia, PA 19101-7346  
 14160458 E-mail/Text: camanagement@mtb.com Aug 24 2016 01:17:23 M&T BANK, P.O. BOX 840,  
 Buffalo, NY 14240  
 14163058 +E-mail/Text: csc.bankruptcy@amwater.com Aug 24 2016 01:18:07 Pennsylvania American Water,  
 P.O. Box 578, Alton, IL 62002-0578  
 14150194 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 24 2016 01:17:35  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946  
 14150196 +E-mail/Text: bncmail@w-legal.com Aug 24 2016 01:17:54 Vanda LLC,  
 c/o Weinstein Pinson & Reiley, 2001 Western Avenue, Suite 400, Seattle, WA 98121-3132  
 TOTAL: 14

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Bayview Loan Servicing, LLC  
 cr Duquesne Light Company  
 cr Mt. Lebanon School District  
 cr Municipality of Mt. Lebanon  
 cr Suntrust Mortgage, INC

District/off: 0315-2

User: hthu  
Form ID: pdf900

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14163033\* AMERICAN EXPRESS BANK, FSB, C/O BECKET AND LEE LLP, POB 3001, MALVERN, PA 19355-0701  
14160438\* Advanta Bank Corporation, c/o Resurgent Capital Services, P.O. Box 10368,  
Greenville, SC 29603-0368  
14150175\* American Express Bank, c/o Becket & Lee, P.O. Box 3001, Malvern, PA 19355-0701  
14150176\* American Express Bank, c/o Becket & Lee, P.O. Box 3001, Malvern, PA 19355-0701  
14160439\* American Express Bank, c/o Becket & Lee, P.O. Box 3001, Malvern, PA 19355-0701  
14160440\* American Express Bank, c/o Becket & Lee, P.O. Box 3001, Malvern, PA 19355-0701  
14160441\* American Express Bank, c/o Becket & Lee, P.O. Box 3001, Malvern, PA 19355-0701  
14160442\* +Bank of America, c/o Portfolio Recovery Assoc., P.O. Box 12914, Norfolk, VA 23541-0914  
14160444\* +Bayview Loan Servicing, c/o Joseph Schalk, Esquire, Phelan, Hallinan, Diamond & Jones,  
1617 JFK Blvd., Suite 1400, Philadelphia, PA 19103-1814  
14160445\* Beneficial Finance Company, P.O. Box 8873, Virginia Beach, VA 23450-8873  
14160453\* ++COLUMBIA GAS, 290 W NATIONWIDE BLVD 5TH FL, BANKRUPTCY DEPARTMENT, COLUMBUS OH 43215-4157  
(address filed with court: Columbia Gas Company, P.O. Box 117, Columbus, OH 43216)  
Capital One Bank, P.O. Box 71083, Charlotte, NC 28272-1083  
14160446\* +Chase Bank, c/o Portfolio Recovery Assoc., P.O. Box 12914, Norfolk, VA 23541-0914  
14150183\* +Chase Bank, c/o Portfolio Recovery Assoc., P.O. Box 12914, Norfolk, VA 23541-0914  
14160447\* +Chase Bank, c/o Portfolio Recovery Assoc., P.O. Box 12914, Norfolk, VA 23541-0914  
14160448\* +Chase Bank, c/o Portfolio Recovery Assoc., P.O. Box 12914, Norfolk, VA 23541-0914  
14160449\* +Citibank, c/o Law Offices of Burton Neil & Assoc., 1060 Andrew Drive, Suite 170,  
West Chester, PA 19380-5601  
14160454\* +Duquesne Light Company, c/o Peter Ashcroft, Esquire, Bernstein-Burkley,  
707 Grant Street, Suite 2200-Gulf Tower, Pittsburgh, PA 15219-1945  
14160455\* +ECMC, P.O. Box 16408, Saint Paul, MN 55116-0408  
14160456\* +GE Money Bank, c/o Midland Credit Management, 8875 Aero Drive, Suite 200,  
San Diego, CA 92123-2255  
14160457\* Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346  
14160460\* +Municipality of Mt. Lebanon Sewage, c/o Goehring Rutter & Boehm,  
437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101  
14160459\* +Municipality of Mt. Lebanon and, Mt. Lebanon School District, c/o Goehring Rutter & Boehm,  
437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101  
14160464\* +PNC Bank, P.O. Box 94982, Cleveland, OH 44101-4982  
14160461\* Pennsylvania American Water, P.O. Box 371412, Pittsburgh, PA 15250-7412  
14160462\* Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
Harrisburg, PA 17128-0946  
14160463\* Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
Harrisburg, PA 17128-0946  
14154222\* Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,  
Harrisburg, Pa. 17128-0946  
14160465\* +Vanda LLC, c/o Weinstein Pinson & Reiley, 2001 Western Avenue, Suite 400,  
Seattle, WA 98121-3132

TOTALS: 5, \* 28, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 25, 2016

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 23, 2016 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor Bayview Loan Servicing, LLC agornall@goldbecklaw.com,  
bkgroup@goldbecklaw.com/bkgroup@kmlawgroup.com  
Jeffrey R. Hunt on behalf of Creditor Mt. Lebanon School District jhunt@grblaw.com,  
cnoroski@grblaw.com  
Jeffrey R. Hunt on behalf of Creditor Municipality of Mt. Lebanon jhunt@grblaw.com,  
cnoroski@grblaw.com  
Joseph A. Dessoie on behalf of Creditor Suntrust Mortgage, INC pawb@fedphe.com  
Kenneth Steidl on behalf of Joint Debtor Megan E. McKenzie julie.steidl@steidl-steinberg.com,  
npalashoff@steidl-steinberg.com;ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;aste  
idl@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;todd@steidl-steinberg.com

District/off: 0315-2

User: hthu  
Form ID: pdf900

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Total Noticed: 34

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

Kenneth Steidl on behalf of Debtor Mark R. McKenzie julie.steidl@steidl-steinberg.com,  
npalashoff@steidl-steinberg.com;ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;aste  
idl@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;todd@steidl-steinberg.com  
Mario J. Hanyon on behalf of Creditor Bayview Loan Servicing, LLC pawb@fedphe.com  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,  
ckutch@ecf.courtdrive.com;pashcroft@ecf.courtdrive.com;pghecf@bernsteinlaw.com;cabbott@ecf.courtd  
rive.com  
Ronda J. Winnecour cmecf@chapter13trusteewdpa.com

TOTAL: 10